THE PLEASANT ART OF *Money-Catching*

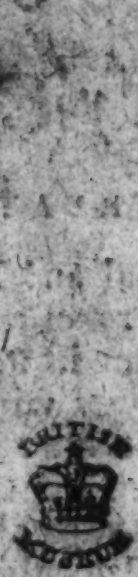
TREATING

I. Of the original and Invention of Money.
II. Of the Misery of wanting it.
III. How Persons in straits for Money may supply themselves with it.
IV. How a Man may always keep Money in his Pocket.
V. How a Man may pay Debts without Money.
VI. The true and only way to thrive.

By *Mr.* Alex. Montgomery.

Whilst Arts and Studys a hatching,
My Study is the Art of Money-Catching;
And I, poor I, by sad Experience know,
That want of Money brings a deal of Woe.

Glasgow *Printed by* James Duncan. 1748.



Of the Original and Intention of Money.

WHEN Commerce and Traffick firſt began in the World, and Men came to Trade one with another, there was no uſe of Money, nor need of it, for Men barter'd their Goods in exchange with each other, and in the Infancy of the World ſome were Tillers of the Ground, and others were keepers of Sheep, the one gave the other Corn, and took of their Sheep in Exchange for it. And this ſort of Trade is now generally in uſe among our forreign Plantations, to ſupply the want of Money: but in Proceſs of Time as Trade increaſ[ed] Money began to abound, and as Luxury abounded [and] grew greater; which begot a Neceſſit[y] way of Commerce: And this was Mo[ney] is of that Antiquity, that *Joſephus* tells us that [Tubal-Cain] the Son of *Adam*, and the firſt born Son of Man, was very greedy of gathering money together, tho' of what Metal that Money was made, and whether it was coined or no, he is ſilent. *Herodotus* writeth, that the firſt that coined Silver and Gold to buy and ſell with were the *Lydians*.

CHAP. II.

The Miſery of wanting Money.

THere is no wiſe man that will covet Money for it ſelf, but for the uſe that is to be made of it; for Money itſelf cannot ſatisfy: and ſo we are told by the wiſeſt of Men, Eccleſ. v. 10. *He that loveth Silver ſhall not be ſatisfied with Silver, nor he that loveth abundance with increaſe.* If you have Money you may be an honeſt Man, and a good Man; but if you want Money, you muſt be a Knave by Conſequence. Enquire of a rich Man among his Neighbours what he is, meaning only whether

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Of the Original and Intention of Money.

WHEN Commerce and Traffick first began in the World, and Men came to Trade one with another, there was no use of Money, nor need of it, for Men barter'd their Goods in exchange with each other; and in the Infancy of the World some were Tillers of the Ground, and others were keepers of Sheep, the one gave the other Corn, and took of their Sheep in Exchange for it. And this sort of Trade is now generally in use among our forreign Plantations, to supply the want of Money: but in Process of Time as Trade increas'd, Luxury began to abound, and as Luxury abounded [illegible] grew greater; which begot a Necessity [illegible] way of Commerce: And this was Mon[illegible] is of that Antiquity, that *Josephus* tells us that *Cain* (the Son of *Adam*, and the first born Son of Man,) was very greedy of gathering money together, tho' of what Metal that Money was made, and whether it was coined or no, he is silent. *Herodotus* writeth, that the first that coined Silver and Gold to buy and sell with were the *Lydians*.

CHAP. II.

The Misery of wanting Money.

THere is no wise man that will covet Money for it self, but for the use that is to be made of it; for Money itself cannot satisfy; and so we are told by the wisest of Men, Eccles. v. 10. *He that loveth Silver shall not be satisfied with Silver, nor he that loveth abundance with increase.* If you have Money you may be an honest Man, and a good Man; but if you want Money, you must be a Knave by Consequence. Enquire of a rich Man among his Neighbours what he is, meaning only whether

be be a substantial Man, and one that is responsible and they'll presently tell you, he's a very good Man I'll assure you; tho' at the same Time, with respect to his Morals, he's perhaps as profligate a Fellow as any's in the whole Parish; and one that lives by oppressing his poor Neighbours and doing all manner of Injustice.

CHAP. III.

How Persons in straits for Money, may supply themselves with it.

IF a Man have fallen into Poverty or Distress, either by Death of Friends, some Accident or other by Sea or Land, Sickness or the like, let him not dispair; for *Paupertis non est Vitium.*

Now if you would know what course he should take or do that wanteth Money, let him first bethink himself to what Profession or Trade of Life he hath been brought up, if the Inferior or middle sort of Trade men or Artificers, (for those are chiefly concern'd in this unhappiness) let such be very diligent and Industrious in their respective Trades and Callings, and not be sloathfull in Business, there being nothing in the World that is more certain Indignation and Destruction, than the wasting and misimproving our Time, and yet this is frequently done by those that would take it ill to be taxed therewith.

CHAP. IV.

How a Man may always keep Money in his Pocket.

HE that would always keep Money in his Pocket, must first be a Person industrious to get it, and Secondly, careful to keep it; and thirdly cautious in spending it.

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First, he must be industrious to get it and make Hay while the Sun shines, Sail while the Wind blows fair, and follow the Current while the Stream runs strong: for if Fortune be followed, as the first falls out the rest will follow. Money is a coy Mistress, and is not to be won without much Labour and Industry, and without Diligence in acquiring, it is impossible to keep a Penny in thy Pocket. And this the sacred Oracle abundantly informs, by telling us, *it is the diligent hand that maketh rich*, and assuring us, *that the Slothful Soul shall suffer Hunger*.

Secondly, as he must be diligent and industrious to get, so must he be careful also to keep it when he has got it: For if a Man be never so industrious in getting Money, yet if he ben't careful in keeping it, all that he does will be to no Purpose; but like *Margery*'s Cow gives a good meal of Milk, and afterwards kicks it down with her Heels.

CHAP. V.

How a Man may pay his Debts without Money.

IF you'll really perform this pleasant Task, you must first, fit yourselves with a Publick Register of all your Lands and Houses, or of whatsoever else you stand poses'd of, thereby making them ready money at all Times, without the Charge of Law, or the Necessity of a Lawyer. *Secondly*, this will be the better perform'd, if you make all cut Rivers Navigable, where Art can possibly effect it, thereby making a Trade and Commerce as communicable to all manner of persons as ready Money. *Thirdly*, This may be performed by a Publick Bank, the sinues of Trade, the Credit and design whereof is to make Paper, and all other Commodities

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to go in Trade equal with ready Money, yea better sometimes than ready Money.

Thirdly, 'Twill be requisite in order to perform this useful Task, to have a Court of Merchants and other considerable Dealers, to end all Differences that hath hitherto risen, or may for the future arise between Tradesmen. Now that all these Things are very feasible, is most clear, for several Countries, especially in *Holland*, at this present Time, they will raise a Family sooner with one hundred Pounds a Year, and drive a better and more profitable Trade than any Man can do with a thousand Pounds a Year in *Ireland*. And if we would at last but write by their Copies, we shall do the great things they now do; and I dare say out-do them too. It is the common Mistake of the World who cry up the *Dutch* for a great deal of Cash in Bank; it is not so, it is a great Mistake; for it is a Bank of Credit, and Paper is in that Bank equal with Money, the Anchorage, Fund, and Foundation being laid safe; And that is the Lands being under a Register, from whence issue these delightful Golden Streams of Banks, Lumber-Houses, Honour, Honesty, Riches, Strength and Trade.

CHAP. VI.

The true and only way to Thrive.

WHoever intends to Thrive, must never Sail in the Ship of that called Surety-ship (that is) being become Bound; if you do, you imbark

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in a Veſſel which hazard Goods, Lands, Money, Reputation, Friends, Kindred, Credit, Liberty and Life; of all which rich Commodities (always at her return) ſhe is ſo provident, that ſhe makes one Goal or other her Ware-houſe, where it is more ſafely keept under Lock and Key, than the Golden Apples of *Heſperides* were guarded by the Dragon; ſhe is ſo eaſy to be boarded, that a Man need not trouble his Fear to enter her, or uſe any Boat to come to her, for if all her Mariners ſhould go to her by Water, then were a Waterman the richeſt Trade below the Moon; only a Daſh with the Pen, the Writing of a Man's Name, paſſing his Word, or ſetting his Mark, (tho' it be but the Form of a pair of Pot-hooks) a Croſs, a crooked Billet, a *W.* for *John Thompſon*; any of thoſe facile Ways hath ſhip'id a Man into the Surety-ſhip, during his Life, and his Heirs after him. Her Arms are a Gooſe-quill, or Pen, Couchant in Sheeps-skin, Field Sable; the Motto above *Noverint Univerſi*, The Supporters a Uſurer and Scriviner, a Creſt a Wood-cock, the Mantle Red-wax; with this other Motto beneath, *Sealed and delivered*. This Ship hath the Art to make Parchment the deareſt Stuff in the World, for I have ſeen a piece little bigger than my two Hands that hath coſt a Man a thouſand Pound. She is rigged moſt ſtrangely, her Ropes and Cables are Conditions and Obligations; her Anchors are Leaſe forfeited; her Lead and Line are Mortgages, her Main-Sails are interchangeable Indentures, and her Top-ſails Bills and Bonds; her ſmall Shots are Arreſts and Actions, and the great Ordinance are

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and Outlawries and Executions, and
are stuck with Tenter-Hooks, to hold
that enter her by Lading is Locks,
Shackles, Manacles, Fetters, Grates
for Vermine, Ginns for Wild-Gulls, Bates
Springs for Wood-cocks, Purse-
Cranes, Toyls for Mad-Ducks, Pens
Hooks for Gudgeons, Snares for Buz-
Jades, Cruse for Colts, Pit-
and hempen Slips for Asses; and
the is plentifully stored with Want,
Poverty and Nakedness.

author of this blunt Point, I think I
in calling it Surety-ship; for the
the Voyage will better allow it in
Nature of Surety-ship, which is a Warning or
ment to tye the sheep fast, to the goat is
her Mans Debt, to take a lusty inno-
with the Bond of a dead Sheep-skin
sure, as a sure Eye; either to pay the Debt,
surely he is sure to lie, (if his Ability help not)
? I would be loath to be his Bed-fellow.

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Extents, and Out-lawries and Executions, and her Deck, are ſtuck with Tenter-Hooks, to hold thoſe faſt that enter her, her Lading is Locks, Keys, Bolts, Shackles, Manacles, Fetters, Grates, Traps for Vermine, Ginns for Wild-Gulls, Bates for Tame-Fools, Springs for Wood-cocks, Purſe-nets for Conies, Toyls for Mad-Ducks, Pens for Geeſe, Hooks for Gudgeons, Snares for Buzzards, Bridles for old Jades, Crubs for Colts, Pit-falls for Bulfinches, and hempen Slips for Aſſes; and beſides all this, ſhe is plentifully ſtored with Want, Hunger, Cold, Poverty and Nakedneſs.

But for Concluſion of this blunt Point, I think I have miſtaken in calling it Surety-ſhip; for the Conſequence of the Voyage will better allow it in the Name of Surety-ſheep, which is a Warning or Document to tye the ſheep ſure; ſo he that is bound for another Man's Debt, is like a ſilly innocent Sheep with the Bond of a dead Sheep-skin tied ſure, as a ſure Tye; either to pay the Debt, or ſurely he is ſure to lie, (if his Ability help not) wher: I would be loath to be his Bed-fellow.

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